



FINANCE AND ADMINISTRATION CABINET
KENTUCKY HIGHER EDUCATION ASSISTANCE AUTHORITY

Ernie Fletcher
Governor

P.O. Box 798
Frankfort, Kentucky 40602-0798
Phone: 502.696.7497
Fax: 502.696.7496
www.kheaa.com

Robbie Rudolph
Secretary

Contact: Lori Powers
Phone: (502) 696-7378
E-mail: lpowers@kheaa.com

Dr. Joe L. McCormick
Executive Director

Financial Aid Tip of the Month, September 2005

Free tips for finding money for college

If you're headed to college next fall, following these tips from the Kentucky Higher Education Assistance Authority (KHEAA) and The Student Loan Peoplesm can give you the edge in the yearly race for scholarship dollars.

- **Complete your Free Application for Federal Student Aid (FAFSA) as soon as you can after January 1.** The FAFSA is used to apply for state and federal student aid. File online at www.fafsa.ed.gov.
- **Look for local scholarships in your newspaper.** Community organizations and businesses may have scholarships reserved for local students. You can contact the sponsors for more information.
- **Check listings in *Affording Higher Education*.** This KHEAA publication lists more than 3,600 sources of student aid available to Kentuckians.
- **Talk with your guidance counselor,** who is an excellent resource and can tell you about financial aid in general and where to find it.
- **Find out how to reduce student loan costs.** Most financial aid packages include student loans. Learn as much as you can about fees, discounts and loan forgiveness benefits offered by lenders so you get the best deal.
- **Visit websites** with free information about college, financial aid and careers. **GoHigherKY.org** not only has information about your personal KEES account, but also provides a free scholarship search and much more.
- **Apply, apply, apply.** The more financial aid for which you apply, the better your chances of getting enough to pay for college. Make sure you meet all deadlines.

KHEAA is the state agency that focuses on helping Kentuckians plan and pay for college and administers grant, scholarship, work-study, savings and loan programs for college. For more information, visit www.kheaa.com. You can also write KHEAA, P.O. Box 798, Frankfort, KY 40602-0798; call (800) 928-8926, extension 7381; or e-mail publications@kheaa.com.

The Student Loan People, the state's only public, nonprofit student loan provider, offers the lowest cost student loans in Kentucky. For more information about student loans, visit www.studentloanpeople.com; write The Student Loan People, P.O. Box 24328, Louisville, KY 40224-0328; or call (888) 678-4625.

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